

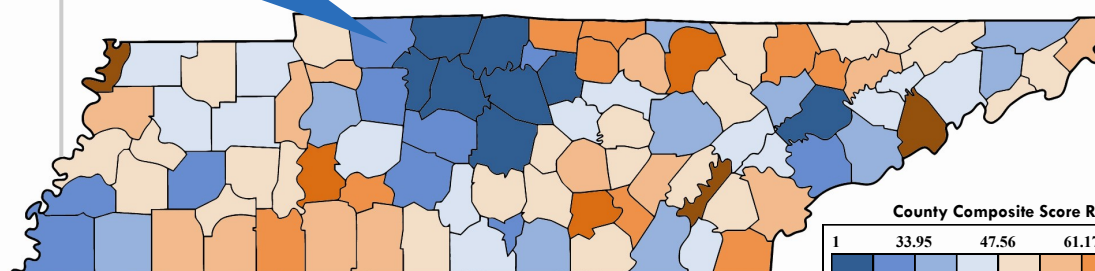
# The Status of Women in Tennessee Counties

## SNAPSHOT: MONTGOMERY COUNTY

2012

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County Composite Score Ranges



Ranges defined as 0.5 standard deviations from the mean score of 47.56.

Population (2010): 172,331

Pop. Density: 319.6/square mile

Seat of Government: Clarksville

Largest City: Clarksville

COUNTY	Rank	INDICATOR SCORES & RANKINGS	DATA	RANK
Cheatham	2	Employment and Earnings Composite	33.60	17 ▲
Wilson	3	Median Annual Earnings for Full Time Employed Females*	\$31,910	15 ▲
Davidson	4	Wage Gap (Female Earnings as a Percentage of Male Earnings)	75.98%	47 ▼
Sumner	5	Female Labor Force Participation Rate (Ages 20-64)	68.3%	30 ▼
Robertson	6	Female Unemployment Rate (Ages 20-64)	8.9%	56 ▲
Knox	7	Percent of Management Occupations Held by Women	39.9%	20 ▲
Smith	8	Economic Autonomy Composite	25	9 ▬
Williamson	9	Women-owned Businesses Percent of Total	29.5%	11 ▲
Moore	10	Percent of Females with 4-Year Degree or More (Age 25+)	22.1%	10 ▼
Montgomery	11	Percent of Females with High School Diploma or Equivalent (Age 25+)	89.6%	2 ▬
Trousdale	12	Female High School Dropout Rate	0.42%	59 ▲
Blount	13	Percent of Women Uninsured (65 and under)	13.6%	12 ▼
Madison	14	Percent of Females Below Poverty Level	17.3%	25 ▼
Maury	15	Percent of Female-Headed Households with Children in Poverty*	41.3%	28 ▼
Shelby	16	Rate of Pregnancy for Girls Age 15-19 per 1000*	41	53 ▲
Dickson	17	<b>County Overview:</b> Montgomery County moved up four spots in overall rankings, boosted by strong wages, relatively moderate unemployment, and an important expansion in female presence as managers and business owners. Additionally, local women are more likely to have a diploma or degree than most of their peers in Tennessee. Indicators dealing with teenage girls also improved between 2000 and 2010. Unfortunately, women in Montgomery still earn only three-quarters of their male counterparts' income and are increasingly likely to live in poverty and be uninsured.		
Tipton	18			
Hamilton	19			
Humphreys	20			

Up  
from  
15th

Note: all figures are based on estimates formed from sample data and are subject to sample error and rounding.

\* The American Community Survey (ACS) is an annual demographic survey of the U.S. It provides the detailed demographic, economic and housing data that was once supplied by the Decennial Census Long Form. The ACS has a smaller sample so combines several years' data to produce multi-year estimates. Due to the small sample size there is an increased margin of error in many less populated counties for this indicator.

\*\* The 2005 County by County figures were based on a sample of girls age 10-19, whereas the 2012 report reflects the population of girls age 15-19.

† ACS sampling sizes are insufficient to publish certain figures for this category. An estimate was developed from the performance of surrounding counties for the purposes of creating a composite score.

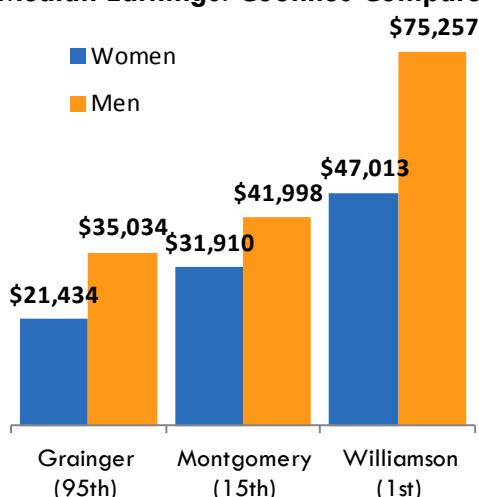
‡ Estimates are too unreliable or not available to be included in composite calculations. Any figure shown is an estimate for the reader's benefit only.

# The Status of Women in: **Montgomery County**

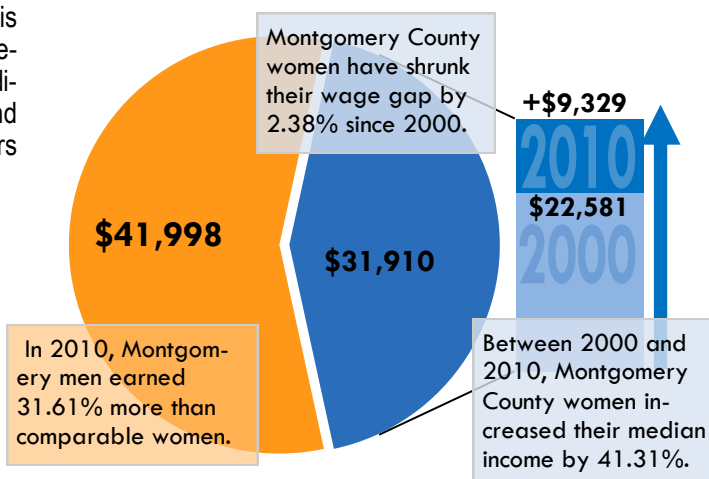
## ▼ Earnings

**Montgomery County** women earned a median income of \$31,910 in 2010, having added \$9,329, or 41.31 percent, in wages since 2000. This rate was stronger than most seen statewide and resulted in an increase of four ranks, to 15th, in this indicator. Male wages increased by 36.8 percent and ranked 17th in the state among men. Both genders outpaced inflation and statewide rates for their peers.

### Median Earnings: Counties Compared



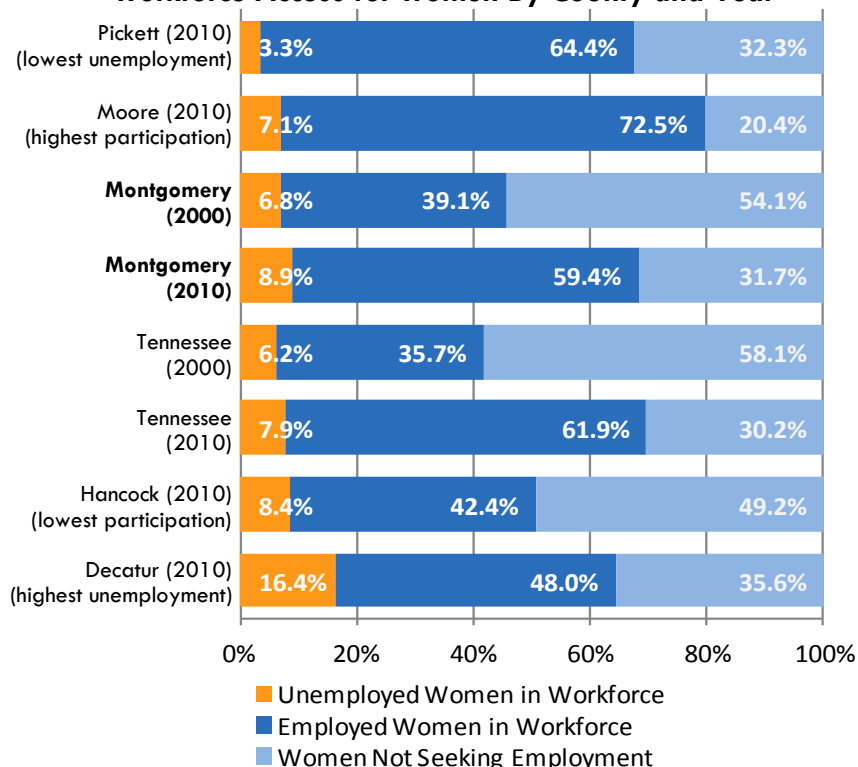
### Median Earnings and the Wage Gap, 2000-2010



**Both** women and men made significant gains in income between 2000 and 2010, and both groups make higher earnings than most of Tennessee. That said, women in the county continue to earn only 75.98 percent of their male counterparts' wages. This improved by 2.38 percent in the last decade, but still corresponds to a \$10,088 shortfall in female wages each year. With little progress to show, Montgomery dropped 15 spots in this indicator's rankings, to 47th.

## ▲ Employment

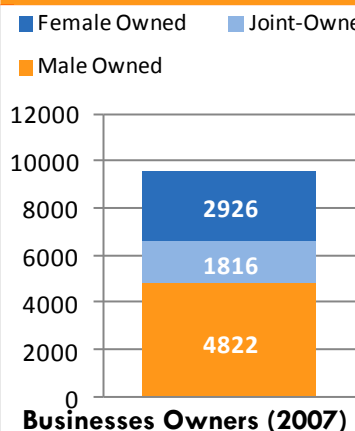
### Workforce Access for Women By County and Year



**Workforce** participation among women in Montgomery County has improved by 22.4 percent since 2000, and trails the Tennessee rate by just 1.5 percent. But with 68.3 percent of women either employed or searching for work, Montgomery still slipped 16 ranks, to 30th, among several counties with faster increases. As of 2010, men were 17.7 percent more likely to participate in Montgomery's labor pool, and women with children under six were estimated to participate at a rate of at the lower rate of 57.9 percent.

Just as participation rates have dropped in statewide rankings, so too have employment levels. At a rate one percent higher than estimates for Tennessee women as a whole, 8.9 percent of Montgomery County women were unemployed in 2010. This rate increased to 56th in the state, from 60th in 2000. While men were nearly three percent less likely to be unemployed (6.1 percent) than women, women with young children were four percent more likely.

# The Status of Women in: **Montgomery County**



**Montgomery** County women have made great gains in managerial presence since 2000. County-wide, 16.4 percent more managers are now female, rising dramatically to 20th from 81st, and outperforming state estimates by nearly four percent.

Women are also estimated to control a larger share of the businesses in Montgomery. Increasing by 6.3 percent between 2000 and 2007, women now own 29.5 percent of all local businesses and continue to rank ninth in this indicator. When also considering joint-owned firms, women have a stake in 49.6 percent of businesses and employ one in seven local workers.

## Women At Work

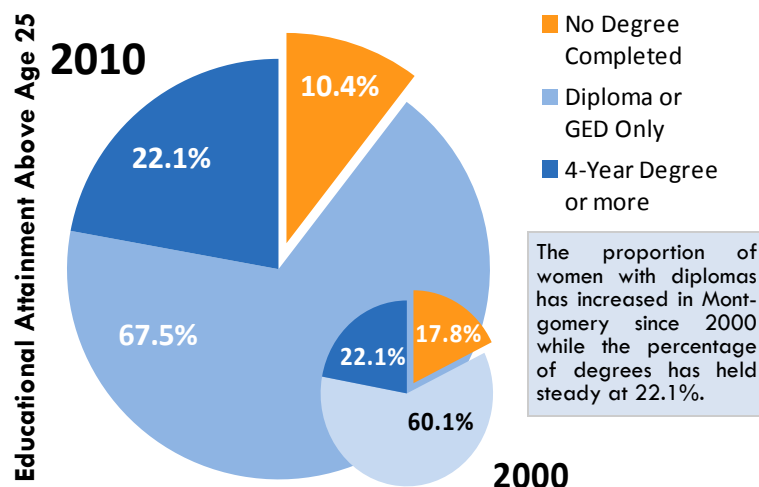
### Business Management

The incidence of female managers in Montgomery increased significantly between 2000 and 2010, from 23.5% to 39.9%.

### Business Ownership

The percentage of women business owners in Montgomery also increased, from 23.2% to 29.5%, between 2000 and 2007.

## Education



**Montgomery** women continue to achieve high marks academically, though results have been somewhat mixed in statewide rankings.

The percentage of women holding four year degrees, for example, has stayed at the same high rate of 22.1 percent, but fallen five places in this category's rankings to 10th.

The percent of women holding diplomas has increased in Montgomery by 7.4 percent, and held at 2nd in this indicator.

The dropout rate of 0.42 percent was also an improvement, rising in rankings from 69th to 59th and comparing favorably to the state rate of 0.61 percent.

## Living

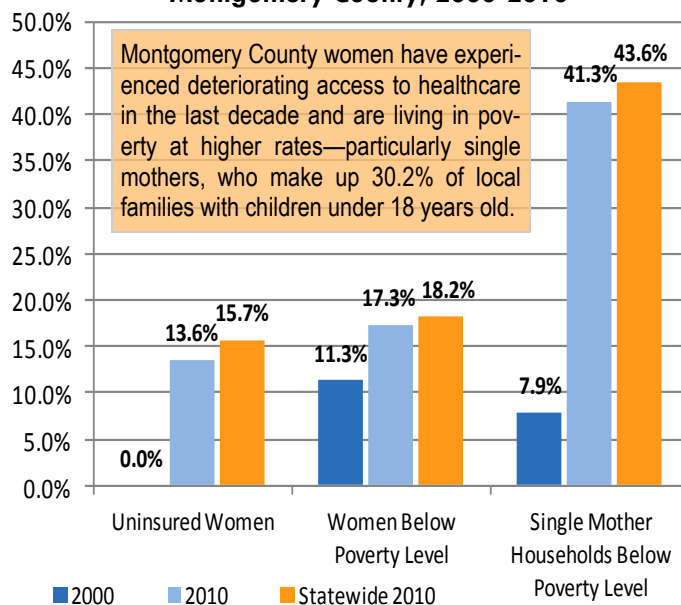
**Women** in Montgomery County endured a significant drop in health care access and sizeable increases in poverty rates between 2000 and 2010.

Of women in the county age 65 and under, over one in eight were uninsured in 2010, rising to 13.6 percent from a negligible figure in 2000. Though, as of 2010, local women were still 2.1 percent more likely to be insured than the average woman in Tennessee. Montgomery fell from first to 12th in this indicator.

Overall poverty among women has grown as well, increasing six percent between 2000 and 2010. Montgomery women fared better in than the statewide rate in this indicator as well, by 0.9 percent. Despite this, the county dropped in relative rankings, from 11th to 25th.

Single mothers were much more severely affected by statewide trends and were more than five times as likely to live in poverty in 2010 as in 2000. At a rate of 41.3 percent, single mothers are also more than twice as likely to live in poverty as the average woman in Tennessee or Montgomery. The county fell three places, to 28th, in this measure, but compared favorably to the state rate.

## Health and Poverty Indicators for Women: Montgomery County, 2000-2010



# About the Council and this Report

The **Status of Women in Tennessee Counties** report offers an economic profile of women in each county of Tennessee and examines how women's rights and equality vary among the counties. The report presents data and overall rankings in two categories of women's economic status: employment and earnings and economic autonomy. Indicators of women's status in each category make up the composite rankings of the counties.

The employment and earnings section presents data on women's annual earnings, the earnings gender gap, female labor force participation rate, the female unemployment rate, and the percent of management occupations held by women.

The economic autonomy section includes information on the percentage of businesses owned by women, educational attainment levels, percentage of women with any kind of health insurance, percentage of women living in poverty and percentage of single female-headed households living in poverty, the female high school dropout rate and the teen pregnancy rate.

The **Tennessee Economic Council on Women** was created in 1998 by the Tennessee General Assembly to assess Tennessee women's economic status. The Council develops and advocates solutions to address women's needs in order to help women achieve economic autonomy. In setting its priorities, the Council selects issues that are timely and likely to result in positive changes for women.

Research & Authorship by:

William Arth, Senior Research Manager &  
Julia Reynolds-Thompson, Fmr Research Analyst

Visit the Economic Council on Women at [www.tennesseewomen.org](http://www.tennesseewomen.org)

SOURCES	
Employment and Earnings	
Median Annual Earnings for Full Time Employed Females	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics' *
Wage Gap (Female Earnings as Percent of Male Earnings)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Selected Economic Characteristics'
Female Labor Force Participation Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Female Unemployment Rate	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Employment Status'
Percent of Management Occupations Held by Women	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Occupation by Sex and Median Earnings in the Past 12 Months for Full-Time, Year-Round Civilian Employed Population, 16 year and older'
Economic Autonomy	
Women-Owned Businesses Percent of Total	U.S. Census Bureau, 2007 Survey of Business Owners 'Statistics for All U.S. Firms by Industry, Gender, Ethnicity, and Race...' † ‡
Percent of Females with 4-Yr Degree or More (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Percent of Females with High School Diploma (Age 25+)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Educational Attainment'
Female High School Dropout Rate	Tennessee Department of Education, 2011-2012 School Year
Percent of Women Uninsured (65 or under)	U.S. Census Bureau, Small Area Health Insurance Estimates
Percent of Women Below Poverty Level	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months'
Percent of Female-headed Households with Children in Poverty	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Poverty Status in the Past 12 Months of Families' *
Rate of Pregnancy for Girls 15-19 (per 1000)	U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates 'Fertility' *

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